## AMENDMENTS TO THE CLAIMS

## **Listing of Claims:**

(Currently Amended) An authentication system comprising:

 a plurality of receiving terminals for receiving a transaction request from a user;
 a mobile communication network for serving a plurality of mobile communication terminals;

a first location memory storage device for storing a-location <u>information</u> of each of said plurality of <u>receiving</u> terminals;

a second location memory storage device for storing a-location information of each of said plurality of mobile communication terminals;

a matching device for obtaining from said first location memory storage device a-location information of a receiving terminal which has received a transaction request from a user, and for obtaining from said second location memory storage device a-location information of a mobile communication terminal of the user, and for comparing the location information of the receiving terminal and the location information of the mobile communication terminal of the usertransmitting the transaction request, and matching each of said locations; and

an authentication device for determining a validity of said transaction request based upon a <u>comparison</u> result obtained <u>byfrom</u> said matching device <u>upon comparing said locations</u>.

- (Currently Amended) An authentication system according to Claim 1,
   wherein said mobile communication terminal carried by the user who has transmitted said
   transaction request is identified by identification information contained in said transaction
   request.
- (Currently Amended) An authentication system according to Claim 1, wherein said mobile communication network is a cellular network including a plurality of base stations; and

said second location storing device obtains a-location information of said mobile communication terminal by detecting a base station located near said mobile communication terminal.

- 4. (Currently Amended) An authentication system according to Claims Claim 1, wherein said second location storing device obtains a location of said mobile communication terminal based upon radio waves transmitted from a satellite.
- 5. (Original) An authentication system according to Claim 3 or 4, wherein the obtaining operation of a location of said mobile communication terminal by said second location storing device is initiated when said user operates said mobile communication terminal.
- 6. (Original) An authentication system according to any one of Claims 1 to 4, wherein said receiving terminal is a communication terminal served by another communication network connected to said mobile communication network; and wherein, while said matching device is installed in said mobile communication network, said authentication device is installed in said another communication network.
- 7. (Currently Amended) An authentication system according to any one of Claims 1 to 4, wherein said receiving terminal is a second mobile communication terminal served by said mobile communication network; and

wherein said first location storing device obtains a-location information of said receiving terminal for storage by detecting a base station located near said receiving terminal.

8. (Currently Amended) An authentication system according to any one of Claims 1 to 4, wherein said receiving terminal is a second mobile communication terminal served by said mobile communication network; and

wherein said first location storing device obtains a-location information of said receiving terminal for storage based upon radio waves transmitted from a satellite.

9. (Currently Amended) An authentication system comprising:

a plurality of receiving terminals for receiving a transaction request by reading, from an identification card storing identification information of a user, identification information of the user;

a first location storing device for storing location information of each receiving terminal and in association with identification information of said each of said receiving terminals as corresponding to each other;

a second location storing device for storing location information of a mobile communication terminal of each user and in association with identification information of said each user as corresponding to each other;

a matching device for reading location information of a receiving terminal, which has received a transaction request from a user, from said first location storing device by using identification information of the receiving terminal as a key, for reading location information of a mobile communication terminal of the user from said second location storing device by using identification information of the user as a key, and for comparing the location information of the receiving terminal and the location information of the mobile communication terminal of the user; and

a matching device for matching location information of said receiving terminal with location information of a mobile communication terminal, location information of said receiving terminal being read out as a key which is identification information of an receiving terminal which received said transaction request from said first location memory device read out as a key which is identification information of a user who transmitted said transaction request from said second location memory device;

an authentication device for determining authenticity of said user based upon a match comparison result byobtained from said matching device.

10. (Currently Amended) An authentication system according to claim 9, it further comprising a database for retaining amount data indicating an amount available for said user in correspondence with said identification information regarding said user;

wherein while said mobile communication terminal comprises a memory for storing the identification information regarding said user and a first communication interface for performing communication with said receiving terminal, said receiving terminal comprises a second communication interface for performing radio communication with said first communication interface of said mobile communication terminal;

said mobile communication terminal transmits said identification information read out from said memory via said first communication interface;

said receiving terminal receives said identification information via said second communication interface and transmits it to said authentication device;

said authentication device determines authenticity of said user by referring to a transaction amount required for said transaction request and amount data stored in said database in correspondence with said received identification information, in addition to a matchthe comparison result given by obtained from-said matching device.

11. (Original) An authentication system according to claim 10,

wherein said mobile communication terminal stores amount data denoting an amount available for said user and transmits it together with said identification information read out from said memory via said first communication interface; and

said receiving terminal determines authenticity of said user by referring to a transaction amount required for said transaction request and said amount data transmitted from said mobile communication terminal.

- 12. (Original) An authentication system according to claim 10, wherein said first communication interface and said second communication interface perform radio communication.
- 13. (Original) An authentication system according to Claim 1, wherein said mobile communication terminal is a cellular telephone.
- 14. (Original) An authentication system according to Claim 9, wherein said mobile communication terminal is a cellular telephone.
- 15. (Currently Amended) An authentication method for determining authenticity of a user who possesses a mobile communication terminal served in a mobile communication network, the method comprising:
  - a step of receiving a transaction request from a user at each-receiving terminal;
- a first location <u>findinginformation obtaining</u> step for <u>finding a obtaining</u> location <u>information</u> of <u>anthe</u> receiving terminal which has received said transaction request;

a second location <u>findinginformation obtaining</u> step for <u>finding a obtaining</u> location <u>information</u> of a mobile communication terminal <u>which should be possessed by a of the user</u> who transmitted said transaction request;

a step for matching comparing the location information of said receiving terminal found by obtained in said first location finding information obtaining step with the location information of said mobile communication terminal found by obtained in said second location finding step; and

a step for determining authenticity validity of athe transaction request based upon athe comparison result given by obtained in said matching step.

- 16. (Currently Amended) The authentication method according to Claim 15, wherein a mobile communication terminal of the user possessed by a user who transmits said transaction request is identified by identification information contained in said transaction request.
- 17. (Currently Amended) The authentication method according to claim 15, wherein said mobile communication network is a cellular network in which a plurality of base stations are placed; and

said second location finding step finds a includes obtaining location information of said mobile communication terminal by detecting said mobile a base station located near said mobile communication terminal.

18. (Currently Amended) The authentication method according to claim 17, further comprising a step of receiving an operation to request a location detection of said mobile communication terminal by said user at said mobile communication terminal;

wherein said step for finding a <u>obtaining</u> location <u>information</u> of said mobile communication terminal is initiated by reception of said operation.

19. (Currently Amended) An authentication method for determining authenticity of a user who possesses a mobile communication terminal served in a mobile communication network, comprising:

a step of receiving a transaction request at <u>each a receiving terminal</u> by reading out identification information of <u>thisa</u> user from an ID card <u>storing</u> in <u>which the identification</u> information of <u>athe user is stored</u>;

a step of reading out location information of theis receiving terminal based upon by using as a key which is the identification information of anthe receiving terminal which has received said transaction request, from a first database which stores identification information of each receiving terminal has stored in relation to in association with location information of said each receiving terminal beforehand;

a step of reading out location information of athe mobile communication terminal which this of the user should possess based upon by using a key which is the identification information of athe user, who has transmitted said transaction request from a second database in which stores identification information of each user has been stored in relation to in association with location information of said each a-mobile communication terminal-beforehand;

a step of matching comparing said read location information of the receiving terminal which was read out with said read location information of athe mobile communication terminal which was read out;

an authentication step of determining authenticity of said user based upon athe comparison result obtained in said matching step-of-said match.

20. (Currently Amended) The authentication method according to claim 19, further comprising:

a step of storing amount data indicating an amount available for said user in correspondence with said identification information on said user beforehand;

a step of transmitting in which by said mobile communication terminal transmits the identification information regarding said user to said receiving terminal;

a step of receiving in which by said receiving terminal receives said identification information which was transmitted from said mobile communication terminal; and

wherein said authentication step <u>includes</u> determin<u>inges</u> authenticity of said user by referring to a transaction amount required for said transaction request and said amount data which is stored in correspondence with said identification information received by said receiving terminal, in addition to said <u>match-comparison</u> result.

- 21. (Currently Amended) An authentication program for <u>causing a computer to</u>
  <u>execute:</u>determining authenticity of transaction request by a user who possesses a mobile
  communication terminal served in a mobile communication network wherein a computer
  prompts the program to execute;
- a first <u>location information obtaining</u> process <u>of location finding</u> for <u>findobtaining</u> a location <u>information</u> of <u>said each a</u> receiving terminal which has received <u>saida</u> transaction request <u>from a user when each receiving terminal has received a transaction request of a user;</u>
- a second location finding information obtaining process for finding anotaining location information of a mobile communication terminal of the user which a user who transmitted said transaction request should possess;

a match process for matching a comparing the location information of said receiving terminal which was found by obtained in said first location finding information obtaining process with a the location information of said mobile communication terminal found by obtained in said second location information obtaining finding process; and

an authentication process for determining authenticity of said user based upon said match comparison result obtained in the match process.

22. (Currently Amended) An authentication program for <u>causing a computer to</u>
<u>execute:</u>determining authenticity of transaction by a user who possesses a mobile communication
terminal served in a mobile communication network wherein a computer prompts the program to
execute;

a process of reading out location information of thisa receiving terminal, which has received a transaction request from a user, based upon by using a key which is identification information of anthe receiving terminal which has received said transaction request from a first database in which stores identification information of said each receiving terminal has been stored in correspondence with location information of said each receiving terminal beforehand when identification information of said each receiving terminal and said user have been obtained after each receiving terminal has received a transaction request from a user;

a process of reading out location information of a mobile communication terminal of the user by using which this user should possess based upon a key which is identification information of athe user who transmitted said transaction request from a second database in

which <u>stores</u> identification information of each user <u>has been stored</u> in correspondence with location information of <u>asaid</u> each mobile communication terminal <u>beforehand</u>;

a process for matching comparing said read location information of the receiving terminal which was read out with said read location information of athe mobile communication terminal which was read out;

<u>a</u> authentication process for determining authenticity of said user based upon said <del>match</del> <u>comparison</u> result <u>obtained in the comparing process</u>.

23. (Original) A computer-readable recording media storing the program claimed in Claim 21 or 22.